

Voluntary Accidental Death and Dismemberment Insurance

AD&D

SUMMARY OF BENEFITS

Sponsored by: **Rains Independent School District**

Effective date: **September 1, 2013**

Benefit	Employee	Spouse	Dependent
Amount	Choice of \$10,000 increments. Not to exceed 10 times annual salary.	Choice of \$10,000 increments. Not to exceed 100% of employee's elected amount.	\$100 Child: Day 1 to 6 months Choice of \$5,000 or \$10,000 Child: 6 months to age 26
Minimum Amount	\$10,000	\$10,000	\$5,000
Maximum Amount	\$500,000	\$500,000	\$10,000

Benefit Reduction	Employee	Spouse
Benefits will reduce:	Benefits terminate at retirement.	Benefits terminate at employee's retirement

Additional Benefits	Employee	Spouse
	Safe Driver Education Felonious Assault Spouse Training Alternate Child Care Coma Common Disaster	Exposure Disappearance Common Carrier Repatriation Helmet Surgical Reattachment Rehabilitation Reimbursement

Eligibility	Employee	Spouse and Dependents
	All full-time active employees working 15 or more hours per week in an eligible class are eligible for coverage on the policy effective date. A delayed effective date will apply if the employee is not actively at work.	Cannot be in a period of limited activity on the day coverage takes effect.

Employee Monthly Premium for Accidental Death and Dismemberment coverage

Refer to Program Specifications for your maximum benefit amounts.

EXAMPLE: Use this formula to calculate premium for your elected benefit amount. Use your benefit amount to calculate the cost.

	Monthly Rate per \$1,000		Benefit in \$1,000's		Monthly Cost
Employee	0.017	X		=	
Spouse	0.017	X		=	
Child	0.017	X		=	
Example-Employee	0.017	X	200	=	\$3.40

*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

(Please see other side)

Definitions

AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable. This insurance is optional and can be purchased by you and your Spouse.
Limited Activity	A period when a Spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
Exclusion: Suicide	Intentionally self-inflicted injury or attempted injury, while sane or insane; War or any act of war (whether declared or undeclared); Any accident occurring while the Insured Person or covered Dependent is serving on full-time active duty in the armed forces of any state or country (except for duty of 30 days or less for training in the Reserves or National Guard); Non-commercial air travel; Commission of a felony; Sickness, disease or bodily infirmity, except for a bacterial infection resulting from an accidental cut or wound or the accidental ingestion of a poisonous food substance; or Driving a motor vehicle while intoxicated.

Additional Benefits

BeneficiaryConnectSM	Support services for beneficiaries who have experienced a loss.
TravelConnectSM	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to www.LincolnFinancial.com

NOTE: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater details. Should there be a difference between this summary and the contract, the contract will govern.

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